

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

MICHAEL D. HAER
BRENDA L. HAER
Debtor(s)

Case No. 15-70293JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/22/2015.
- 2) The plan was confirmed on 08/07/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/17/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/11/2020.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,317.74.
- 10) Amount of unsecured claims discharged without payment: \$26,899.20.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$76,569.54
Less amount refunded to debtor	\$525.33

NET RECEIPTS: **\$76,044.21**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,221.29
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,121.29**

Attorney fees paid and disclosed by debtor: \$1,490.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAS DEBT RECOVERY INC/AMERICA	Unsecured	1,030.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	659.00	658.66	658.66	584.22	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	11,536.00	11,535.83	11,535.83	10,232.04	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	4,057.00	4,056.71	4,056.71	3,598.21	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	2,773.00	2,772.78	2,772.78	2,459.40	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	2,471.00	2,470.69	2,470.69	2,191.45	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	488.00	488.13	488.13	432.96	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	258.00	248.05	248.05	220.02	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	4,730.00	4,730.25	4,730.25	4,195.63	0.00
CKS FINANCIAL	Unsecured	585.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	431.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	240.00	NA	NA	0.00	0.00
CR CONTROL	Unsecured	80.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	437.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	174.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	139.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	126.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	119.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	75.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	75.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	72.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	71.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	3,772.00	3,772.67	3,772.67	3,346.28	0.00
ECAST SETTLEMENT CORP	Unsecured	3,754.00	3,754.57	3,754.57	3,330.23	0.00
FIRST CONSUMER DISCOUNT COMP.	Unsecured	3,537.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	5,646.87	0.00	0.00	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	910.00	910.21	910.21	807.34	0.00
FIRST NATIONAL BANK OF PA**	Unsecured	5,646.00	5,884.36	0.00	0.00	0.00
FIRST PEOPLES COMMUNITY BANK	Unsecured	1,259.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	579.00	NA	NA	0.00	0.00
GINNYS	Unsecured	163.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JPMORGAN CHASE BANK NA	Unsecured	8,423.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	75,008.28	75,287.93	0.00	34,531.73	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	23.62	23.62	23.62	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	1,441.00	1,407.01	1,407.01	1,247.99	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	1,675.00	1,675.86	1,675.86	1,486.45	0.00
SPRINGLEAF FINANCIAL SERVICES I	Unsecured	2,841.00	NA	NA	0.00	0.00
SPRINGLEAF FUNDING TRUST 2013-I	Secured	2,470.00	2,235.35	2,001.62	2,001.62	233.73
SYNCHRONY BANK++	Unsecured	1,237.00	NA	NA	0.00	0.00
THE AFFILIATED GROUP	Unsecured	369.00	NA	NA	0.00	0.00
WEBBANK-FINGERHUT	Unsecured	488.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$34,531.73	\$0.00
Mortgage Arrearage	\$23.62	\$23.62	\$0.00
Debt Secured by Vehicle	\$2,001.62	\$2,001.62	\$233.73
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$2,025.24	\$36,556.97	\$233.73
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,481.42	\$34,132.22	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,121.29</u>	
Disbursements to Creditors	<u>\$70,922.92</u>	
TOTAL DISBURSEMENTS :		<u>\$76,044.21</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/11/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.